

EXHIBIT 17

The Honorable Robert S. Lasnik

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON

Firs Home Owners Association,

Plaintiff,

v.

City of SeaTac, a Municipal Corporation,

Defendant.

NO. 2:19-cv-01130-RSL

DECLARATION OF RECORDS
CUSTODIAN: FORTERRA NW

Pursuant to 28 U.S.C. § 1746, I, SUZANNE SKINNER, state and declare under penalty of perjury as follows:

1. I am the duly authorized custodian of records of FORTERRA NW, and my business address is 217 1st Avenue South, #4189, Seattle, WA 98184. My official title is Corporate Counsel. As part of my duties, I am familiar with the records that are kept by FORTERRA NW in the ordinary course of business.

2. FORTERRA NW received a subpoena duces tecum in the matter of *FIRS HOME OWNERS ASSOCIATION v. CITY OF SEATAC*, United States District Court for the Western District of Washington Case No. 2:19-cv-01130-RSL, a copy of which is attached hereto as Exhibit 1.

DECLARATION OF RECORD CUSTODIAN:
FORTERRA NW –
NO. 2:19-cv-01130-RSL - 1

MENKE JACKSON BEYER, LLP
807 North 39th Avenue
Yakima, WA 98902
Telephone (509)575-0313
Fax (509)575-0351

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2 3. I certify that I reviewed the records provided to legal counsel for the City of
3 SeaTac in response to the subpoena described above, and that these records are the original
4 or duplicates of the original records kept in the custody of my employer/business.

5
6 4. I further certify that:

- 7 a. such records were made at or near the time of the occurrence of
8 the matters set forth by (or from information transmitted by) a
9 person with knowledge of those matters;
10 b. such records were kept in the course of a regularly conducted
11 business activity;
12 c. the business activity made such records as a regular practice;
13 d. if such record is not the original, such record is a duplicate of
14 the original.
15 e. the records hereto are the complete and accurate records of my
16 employer/business responsive to the associated subpoena
17 served in this matter.

18 I declare under penalty of perjury under the laws of the State of Washington that the
19 foregoing declaration is true and correct.

20 DATED THIS 19th day of January, 2021, at Mercer Island, Washington.

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22 SUZANNE SKINNER

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29 DECLARATION OF RECORD CUSTODIAN:
30 FORTERRA NW –
NO. 2:19-cv-01130-RSL - 2

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STATE OF WASHINGTON
DEPARTMENT OF COMMERCE

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January 10, 2020

TO: Diane Klontz, Assistant Director
Community Services and Housing Division

THRU: Connie Shumate, Financial Operations Manager
Community Services and Housing Division

THRU: Corina Grigoras, Managing Director
Housing Finance Unit

FROM: Ann Campbell, Resource Allocation & Lending Manager
Housing Finance Unit

SUBJECT: Homeownership Assistance to Low-Income Households Displaced from a
Manufactured/Mobile Home Community Funding Recommendation

BACKGROUND

Department of Commerce (Commerce), through the Housing Finance Unit (HFU), received \$2,000,000 in the Capital Budget (SHB 1102, Laws of 2019, Section 6005, Paragraph(1)(f)(ix)) to provide homeownership assistance to low-income households displaced from their manufactured/mobile homes due to the closure or conversion of a mobile home park or manufactured home community in south King County. \$1,500,000 of the \$2 million is set aside for those displaced from the Firs Mobile Home Park in SeaTac, Washington. The full text of the proviso is as follows:

"\$2,000,000 is provided solely for homeownership assistance for low-income households displaced from their manufactured/mobile homes due the closure or conversion of a mobile home park or manufactured housing community in south King County. \$1,500,000 of this amount in this subsection is provided solely for low-income residents displaced from the Firs Mobile Home Park located in SeaTac ("the Proviso")."

AVAILABLE FUNDING

State Funds

HFU received a total appropriation of \$2,000,000 in non-taxable bond proceeds in the 2019-21 Capital Budget (this was an amendment to a prior budget proviso).

2019-2021 CAPITAL BUDGET & SUPPLEMENTAL (SHB 1102)	Appropriation	Available/ Uncommitted	Available for This NOFA
Homeownership for Mobile/Manufactured home residents displaced by sale or conversion of their community.	\$2,000,000	\$2,000,000	\$2,000,000
TOTAL	\$2,000,000	\$2,000,000	\$2,000,000

CSHD Memo – Manufactured/Mobile Home Funding Recommendation
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APPLICATION REVIEW PROCESS

HFU used a streamlined version of the homeownership application. Details about the application requirements are found in the NOFA (attached). The review team included: Ann Campbell, Brigid Henderson, Scott Schumacher, Spencer Fain, and Shawn Slape.

HFU received one application from Forterra, a nonprofit organization, working in partnership with El Centro De La Raza (El Centro).

The evaluation process was different than the typical evaluation applied to HTF applications, due to the special and unique requirements of the proviso. The NOFA included the following requirements and conditions, which the team reviewed and evaluated using their best professional judgement:

- Timely & complete submittal.
- Recoverable grant amount requested (no more than \$2,000,000).
- Eligible applicant (incl. relevant experience, good standing, capacity).

Due to the audience for this targeted homeownership opportunity, special attention was directed towards gaining a clear understanding of the applicants' approaches to providing homeownership assistance.

- Minimum housing affordability required (25 years).
- Project scope and conditions (aligned with the proviso requirements).

The application did not meet all of the requirement set in the NOFA. However, there are a number of variables that make this funding source challenging to award and administer.

- The primary challenge is that initial work with the Firs community indicates that a number of the displaced residents may not meet the underwriting criteria necessary for homeownership (even with substantial subsidies) or may not qualify for homeownership assistance or mortgages due to their immigration status.
- Also, because the funding for this NOFA is sourced from the capital budget, the funds may only be used for capital project purposes, rather than for other relocation expenses such as rent, deposits, moving, etc., which seem to be the primary need of the displaced household.

Forterra and El Centro have put forth a proposal that includes a bilingual communication strategy, homeownership counseling and education classes, as well as homeownership eligibility assessment. Furthermore, these organizations have identified a strategy to assist those who are not eligible for homeownership assistance both due to financial and non-financial reasons. Most of these services, if not all, are not typically eligible for capital budget appropriations.

The application is unclear regarding the number of Firs residents' eligible for homeownership assistance. This information will not be known until the recipient of these funds does a preliminary eligibility assessment. The lack of residents' eligibility information makes it unclear as to how many residents will be able to use these funds for homeownership. Due to these unknown factors, Forterra, along with El Centro, have identified several strategies to assist Firs'

CSHD Memo – Manufactured/Mobile Home Funding Recommendation
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residents with homeownership, including down payment assistance and the purchase of land for future construction.

Currently, HFU has a soft funding cap of \$50,000-60,000, per homeowner assisted with our traditional homeownership funds. There is a possibility that this cap will be substantially exceeded due to the unknown number of eligible applicants and the amount of funds available for assistance. The proposal, as presented, provides a sound foundation in light of these unknown factors.

RECOMMENDATION

HFU recommends that you approve the award **in concept**, meaning that staff will need more information from Forterra/El Centro in order to negotiate a contract that meets the proviso intent and capital budget expenditure requirements, as well as setting up some reasonable performance measures.

☒ Approved as proposed

☐ Approved with the following changes or conditions:

☐ Disapproved


Diane Klontz, Assistant Director
Community Services & Housing Division

1/21/2020
Date



Department of Commerce

Washington State Housing Trust Fund

Manufactured/Mobile Home Community Displacement Homeownership Assistance Application

Before completing and submitting this application, carefully read the NOFA.

APPLICANT INFORMATION

Applicant Organization:	Forterra				
Eligible Applicant Type (see <u>NOFA</u>):	Nonprofit Community Organization				
Applicant Address:	901 Fifth Ave, Suite 2200				
City:	Seattle	State:	WA	Zip Code:	98164
Federal Tax ID Number:	94-3112461				
Unified Business ID Number:	601-185-304				
Statewide Vendor Number (SWV):	SWV0014827-00				
Contact Person:	Hillary Wilson				
Title	Program Manager Business Development				
Phone:	206-905-6937				
Email:	hwilson@forterra.org				
Address:	901 Fifth Ave, Suite 2200				
City:	Seattle	State:	WA	Zip Code:	98164
Executive Director / CEO/ President:	Michelle Connor				
Phone:	206-204-8059				
Email:	mconnor@forterra.org				

1. Provide information and documentation sufficient to demonstrate the Applicant's organizational capacity, as described in Section 702.1.1 of the HTF Handbook, needed in order to successfully undertake this project.

1. Organizational Structure

Forterra is a Washington State-registered 501(c)(3) non-profit, consisting of a 70 person staff and \$27 million annual operating budget that is directed by a 23-member Board of Directors. Forterra is based out of Seattle with a satellite office located in Tacoma.

Dedicated to regional sustainability in all its dimensions — environmental, social, and economic — Forterra secures places across Washington's landscape that are keystones of our shared future. Established in 1989, Forterra has over its nearly 30-year history been part of more than 450 separate land transactions. These have now protected greater than 275,000 acres with a value exceeding \$500 million — from remote wildlands, to working farms and forests, to city parks, to urban property for affordable for-sale housing. Forterra has a proven history of successfully deploying resources and leveraging financing to support affordable housing projects that are consistent with HTF funding goals and parameters. Realizing that timely access to resources was a limiting factor to securing keystone properties and catalyzing community-driven development projects, Forterra created the Strong Communities Fund I (SCF I), a social impact fund that invests in real estate for affordable housing. SCF I, with \$13 million raised and the Strong Communities Fund II (SCF II) with \$8 million raised, allowed Forterra to acquire land that will be developed to meet the social, environmental, public health, and economic needs of underserved communities in the region. These funds leveraged an additional \$180 million in public and private funds.

SCF I secured four properties for affordable housing, small businesses, and community space in areas under intense development pressure including Tukwila, Rainier Valley, Rainier Beach, and the Hilltop neighborhood in Tacoma. For each of these investments, Forterra has partnered with local community-based organizations to ensure the developments provide for the needs of the community by supporting the opportunity for community members to own a home or business space in the neighborhood they are quickly being priced out of. Taken together these projects will produce 1,150 high-quality affordable units for individual ownership and rental. Forterra has fifteen dedicated real estate development staff with diverse experiences from acquisition to construction.

Please see the attached Appendix for Forterra's Articles of Incorporation and Certificate of Good Standing, 501(c)(3) status, and Bylaws and Amendments.

2. Planning

Forterra's charitable mission is to 'act with immediacy to protect, enhance, and steward the land and real estate that are the foundation of the greater Puget Sound region's precious resources—its communities and its landscapes.

Please see attached PPT outlining mission alignment with stated HTF funding goals and guidelines for this NOAF.

Please see the attached Appendix for Forterra's 2017-2019 Strategic Plan and Strategic Planning Process.

3. Leadership and Governance

Forterra has clear legal structures in place for its successful operation and to meet required financial reporting practices. Organizational financial, strategic planning and programmatic records have been tracked by board management and organizational leadership over Forterra's thirty year history.

Forterra's leadership and board understand that building a sustainable, equitable region requires empowering and collaborating with a diverse range of stakeholders, particularly those historically underrepresented in real estate development. Through the Strong Communities Funds and other programs, Forterra works with many partners to create community-led projects that emphasize people and place. These partnerships rest primarily on honesty, transparency and intentionality, as outlined in the Forterra mission. Each investment project undergoes an extensive Community Engagement process in close partnership with local Community-Based Organizations.

For example, Forterra is undertaking a project in partnership with the Abu Bakr Islamic Center, a Somali-American community hub in Tukwila, WA. The partners have embraced the challenge of enabling a pathway for Somali and other immigrant families and small businesses to own the places they occupy, deeply transforming them from blighted properties into nascent centers for commerce and the community. Please see the attached Appendix for Forterra's Charter of Forterra Board Governance Committee, and list of active Board of Directors.

4. Financial Management

Forterra's Finance Team works within a professional accounting system with appropriate record keeping procedures and can produce and review financial reports on a monthly basis. This system can meet regulatory agency and funding-source compliance requirements. Organizationally, Forterra meets audit standards, has a risk management plan in place, and has sufficient computer capacity to manage its operations.

Please see the attached Appendix for Forterra's 2018 Audited Financials.

5. Administration and Staffing

Forterra personnel have a unique combination of skills in development finance, real estate law, community outreach and project management. This diverse experience allows us to bridge market based tools to community driven outcomes. Over the past thirty years, we have been at the forefront of pioneering public-private partnership models that match private investment to public funding with a unique focus on real estate and fund management. As a result, throughout our long history in the region, we have established trust and built enduring relationships with a broad group of community partners. We are committed to working across sectors and across geographies to think holistically and strive toward a common goal, always innovating for better outcomes along the way.

Forterra has appropriate availability and capacity of leadership and programs team members to complete the scope of work proposed by this NOFA.

Forterra's leadership team includes:

Michelle Connor, President & CEO, Forterra: Michelle has played a part in more than 400 land and development transactions worth \$500M and provided executive leadership in all phases of public policy, community engagement, negotiations, fundraising, and innovative finance, notably the Forterra Strong Communities Funds. Highlights of her leadership include successful raising and management of two conservation and affordable housing funds, completion of the 4,000-acre Kitsap Forest and Bay Campaign, negotiation of a community stake in the coming affordable housing development at 23rd and Union in Seattle's Central District, and laying the groundwork for Wadajir together with the Abu Bakr Islamic Center. Michelle is a third-generation Washingtonian, with an M.S. from the University of Washington's College of Forest Resources and a B.A. from the Evergreen State College.

Eric Campbell, Boardmember, Forterra: Eric Campbell is the Chief Executive Officer of MainStreet Property Group LLC and GenCap Construction Co., leading real estate development and construction-management firms dedicated to the vision, construction, and operation of landmark properties throughout Seattle. Eric serves as Chair of Forterra's Real Estate Underwriting Committee. In his myriad roles, Eric is widely recognized for his dynamic industry leadership. He has successfully overseen billions of dollars in real estate transactions, leading the helm in the purchase, development, and operations of award-winning, mixed-used communities. Throughout the course of his decades long career, Eric has received significant accolades for his professional accomplishments. Eric was recognized as the 2006 Entrepreneur of the Year for Construction and Real Estate in the Pacific Northwest. He also received the King County Earth Hero Award in 2005 for his commitment to green practices in the development of Shamrock Heights, a 4-star, Built Green, Low Impact Demonstration Community in Renton Highlands.

Tobias Levey, VP of Real Estate Transactions and Manager of the Strong Communities Funds, Forterra: Toby is managing the deployment of Forterra's Strong Communities Funds, one of western Washington's cutting edge approaches to Social Impact Capital for 11 affordable housing projects across Western Washington,

including prototype cross laminated timber affordable housing units in Tukwila and Hamilton. Toby previously managed a \$260 million Singapore-listed bond fund that served as a land developer of purpose-designed, ecologically-efficient, affordable housing suburbs, working in Dubai, Shanghai and Istanbul. Toby is a graduate of Duke University and the Sorbonne and was a Fulbright Scholar at the University of Delhi in 1995. Toby specializes in fund management, debt and equity structuring, master-planning, engineering, tendering and construction management.

Dan Grausz, Senior Director of Strategic Projects, Forterra: Dan is an expert in Social Impact Fund setup and operations as well as Washington real estate law. Dan spent 10 years in private practice (Partner, Helsell-Fetterman, Martin, Todd & Hokanson) followed by a career with Holland America (Vice President and General Counsel; Executive Vice President). Dan served in an elected position on the Mercer Island City Council from 2000-2017 and was Deputy Mayor for a four-year tenure. Dan has a B.S. Degree in Industrial and Labor Relations from Cornell University, his Law Degree from the University of Pennsylvania and an MBA from The Wharton School.

Please see the attached Appendix for Forterra's Organizational Chart and list of key staff.

6. Programs

Forterra is an unconventional affordable housing developer and land trust working across Washington's wild, rural and urban landscapes to secure real estate in the public interest. Since 1989, Forterra has completed more than 450 land transactions covering more than 275,000 acres—four times the footprint of Seattle. To secure keystone places and further regional sustainability, Forterra employs a variety of strategies. These range from land acquisition, to buying development rights and obtaining conservation easements, to seeding economic opportunity, to advocating for dense beautiful cities and to developing affordable housing. Often these strategies intermingle. Forterra's work in affordable housing seeks to not only deliver high-quality for sale units at a significantly lower cost to Low-Income buyers, but anchor neighborhoods and communities facing displacement providing greater dignity and security, and lessening the risk of sprawl implicit in the current population spike.

Over the last three years, Forterra has built up its leadership and staff resources to ensure the projected increased level of activities has strong support and guidance within the organization. From the start, Forterra has established successful partnerships with community based organizations and local jurisdictions. This commitment to dialogue with leading community members helps to mitigate risk associated with development changes in a community. Forterra also has a robust philanthropic team who has successfully raised significant funding for large scale projects. Any gaps in financing will be met through a project based fundraising campaign.

7. Production and Performance History

Forterra has experience financing large scale projects in Western Washington. In 2004, Forterra launched and developed a \$10 Million conservation investment fund, used to secure 1,500 acres of park and natural areas. The fund was highly successful and outperformed most market-rate investments. In 2016, Forterra acquired one of the largest, prime development properties in the Puget Sound Region consisting of 89 acres of developable waterfront property. Forterra was able to diffuse tensions in the community and ensure the property would not lead to luxury condo developments. Forterra was able to secure \$11 million in bank financing through obtaining 20 loan guarantees from different civic leaders and foundations.

Over its 30 year history, Forterra has managed hundreds of millions of dollars in state and federal funding awards, private investment, and philanthropy. Forterra has met all compliance and reporting requirements and has a history of successfully completing projects on time and within budget.

2. Explain **why** the information provided in **Question 1** supports the Applicant's ability to successfully undertake this project.

Forterra is responding to the Department of Commerce's NOFA for Manufactured/Mobile Home Community Displacement Homeownership Assistance Application in partnership with El Centro de la Raza and the Firs Tenants Association.

It is our collective belief that in order to identify a pathway to ownership for low-income households displaced from their manufactured/mobile homes due to closure or conversion we must work together to not only assess community needs but support the education and homeownership assistance to households facing displacement.

Our work will solve for four key challenges;

1. Implement a bilingual communications strategy and gather feedback from community.
2. Deliver homebuyer counseling and education and establish an equitable strategy for distribution of assistance funds.
3. Identify immediate housing needs of high-risk households and secure intermediary housing.
4. Acquire a long-term home ownership solution, or reserve option on land for a new-build.

Because of the scope of this challenge, we believe that Forterra, with our long history of social, financial and land-based consensus building, in partnership with El Centro de la Raza and the Firs Tenant Association, comprise the ideal coalition to create an inclusive and professional approach to the requested deliverables.

The proposed Forterra Project Team is steeped in equitable and sustainable affordable housing development strategy, project financing, community outreach, planning, and implementation. We are ideally suited to establish a thoughtful and innovative partnership with El Centro de la Raza and the Firs Tenant Association that meets the HTF funding goals and parameters for affordable homeownership.

Forterra's diversity and depth of experience in creative financing, project management, land transactions, public engagement, and policy gives us a unique perspective from which to approach the complex financing and land use questions at the heart of this project.

As a project manager we have led large and varied consultant teams. Forterra is currently project managing the development of 150 new-build cooperative units in Tukwila and Tacoma. Recently, Forterra developed the Community Asset Map of Tacoma for partners of the Joint Municipal Action Committee. The web-based mapping tool can inform real estate decisions and assess where investments can achieve multiple public benefits related to affordable housing, economic development, parks, and schools.

As a Fund Manager, Forterra has raised and managed upwards of \$100 million in investments, leveraging capital of over \$400 million to acquire land critical for serving the social, environmental, public health, and economic needs of historically underinvested communities across our in the region.

Forterra is an expert in real estate transactions across the region's landscapes, having completed groundbreaking acquisitions from the 50,000-acre Teanaway Community Forest – WA State's single largest conservation acquisition in 40 years – as well as navigating complex market-competed transactions for parcels at TOD (Transit Oriented Development) locations in Seattle, Tukwila, and Tacoma. Forterra has designed and implemented one of the most unique funding strategies for affordable housing in the nation, the Strong Communities Funds, tapping low-cost, patient private capital that had not previously been brought to bear on our region's housing challenges. Over the past 29 years Forterra has raised over \$500 million to permanently acquire over 275,000 acres, through over 450 individual transactions.

Public engagement informs all of Forterra's work and we place a high value on listening to and incorporating feedback from the communities with whom we partner. Through Forterra's Community Connectors program in South Seattle we have pioneered effective approaches to bringing into the public policy dialogue groups whose voices have not historically been heard. Forterra has an established community engagement strategy and presence in Everett and South King County. In Tacoma, we are launching a three year community engagement effort for affordable housing on the Hilltop.

In parallel, Forterra's partners at El Centro de la Raza bring to the table some of the most innovative thinking in the fields of affordable housing, homeownership education, and community engagement. Founded in 1972, El Centro de la Raza (The Center for all Races) provides comprehensive bi-lingual housing counseling to low- and fixed-income first time homebuyers and homeowners in King County, with a particular focus on Latinos, persons of color, immigrants and refugees.

As a HUD-approved housing counseling agency, El Centro de la Raza (ECDLR) understands that housing counseling is one of the most effective ways to improve housing outcomes for homebuyers and significantly helps to reduce the likelihood of arriving or returning to troubled loan status for current homeowners.

Through their 43 ongoing programs and services, ECDLR has the necessary capacity to provide guided connections and active navigation of referrals between our housing counseling program and other VSHSL-funded service providers. ECDLR is an active participant in current city, county and state collaboratives concerning housing, transportation, seniors, veteran services, food access, benefit enrollment, and systems navigation. ECDLR is knowledgeable of other publicly funded services and programs, and well positioned to inform and refer their program participants to these resources.

3. Document the Applicant's historical experience with providing homeownership assistance, as described in the HTF Handbook (Chapter 7), using funds from the Housing Trust Fund.
NOTE: If the applicant does not have Housing Trust Fund experience, describe any other relevant experience with homeownership assistance for low-income households and individuals.

For this application, Forterra will contract with El Centro de la Raza as a consultant with experience to perform the requested deliverables for homeownership assistance.

Founded in 1972, El Centro de la Raza (The Center for all Races) provides comprehensive bi-lingual housing counseling to low- and fixed-income first time homebuyers and homeowners in King County, with a particular focus on Latinos, persons of color, immigrants and refugees.

El Centro de la Raza's housing counseling program model includes:

- Workshop series for first-time homebuyers
- Personal one-on-one counseling for refinancing, mortgage delinquency, and foreclosure
- Financial education and skill building to improve credit, reduce debt and increase savings
- Lending circles to provide secure, interest-free loans to establish and build credit

4. Explain **how** the experience described in **Question 3** supports the Applicant's ability to successfully assist eligible homeownership applicants.

As a HUD-approved housing counseling agency, El Centro de la Raza (ECDLR) understands housing counseling is one of the most effective ways to improve housing outcomes for homebuyers and significantly helps to reduce the likelihood of arriving or returning to troubled loan status for current homeowners.

Through 43 ongoing programs and services, ECDLR has the necessary capacity to provide guided connections and active navigation of referrals between our housing counseling program and other VSHSL-funded service providers. ECDLR is an active participant in current city, county and state collaboratives concerning housing, transportation, seniors and veteran services, food access, benefit enrollment and systems navigation. ECDLR is knowledgeable of other publicly funded services and programs, and well positioned to inform and refer our program participants to these resources.

5. Explain **how** you will ensure the minimum 25 years of affordability for the homes assisted with funds from this NOFA.

Forterra will work closely with El Centro de la Raza and the Firs Tenant Association to establish financial assistance for a minimum of 25 years through deeds or affordability covenants on identified affordable homeownership opportunities that are supported through this NOFA. Specific restrictions will be determined upon the form of assistance.

6. Communicating effectively is a foundational element for building trust. Provide a **detailed example** of the Applicant's successful accomplishment of creating and implementing a bilingual communication plan with a stakeholder organization.

NOTE: If the applicant does not have an example, address how it plans to accomplish this task for this project.

El Centro de la Raza has a long history of successful bilingual communication within its target communities. As an established hub of the Latino community in the region, ECDLR is a trusted source of linguistically and culturally appropriate services. ECDLR provides a multitude of programs and services, as well as advocacy at the local and state level to comprehensively support low-income Latino and other communities of color to build economic self-sufficiency and social well-being.

Eligible homeowners and community organizations learn of ECDLR's fair housing services through a number of geographically targeted community outreach through a variety of channels including:

- The Federal HUD website
- The Washington Homeownership Resource Center
- The Washington Information Network (2-1-1)
- Enrollment or participation in ECDLR's 43 comprehensive programs and services
- By word of mouth
- Through walk-ins at our offices in Federal Way and South Seattle
- Via ECDLR website, social media and monthly E-newsletter
- Community networking events
- Inter-agency collaboration meetings
- Signage on agency property
- Flyers at community businesses
- Large scale cultural celebrations and events
- Public service coordination mechanisms (King County Combined Arms Partners, City working groups, public agency collaboratives, etc.)

ECDLR also reaches thousands of low- and fixed-income Spanish speaking homeowners via a weekly radio broadcast on El Rey Spanish Radio 1360AM.

A majority of ECDLR's staff are bilingual and speak both Spanish and English. All program staff in the Asset Building Department including the Housing Counseling Program, are bilingual and able to address the needs of the Spanish-speaking population. All intake forms, program materials, signage and promotional content are provided in both English and Spanish.

Please see attached **Appendix** for examples of El Centro de la Raza's bilingual communications.

7. What were the "lessons learned," both those that bear repetition and those that should not be repeated, in the detailed example used for **Question 6**?

Throughout El Centro de la Raza's program history, ECDLR has learned that cultural competency is essential to the delivery of services. All of ECDLR's programs are designed to meet the cultural and linguistic needs of the Latino community. Because staff work directly with families, many of whom are Latino, understanding their cultural perspective is crucial, as is the ability to work in a multicultural and multiethnic team.

Bilingual and bicultural program staff members are trusted members of their own community, which allows the agency to draw on their experience and insights to develop effective services and strategies for the Latino community and other communities of color, and ensure that they achieve their outcomes. ECDLR staff members know what barriers and issues participants face, and often identify trends within the community as they emerge. Staff members have extensive experience with and are sensitive to the needs of low-income communities, communities of color, immigrants/refugees, and those with limited English skills.

8. Identify the Applicant's strategy to develop an effective bilingual (English/Spanish) communication strategy with the ***Firs Tenant Association*** in order to raise awareness of the availability and eligibility for the assistance available with this NOFA.

El Centro de la Raza has an established relationship with the Firs Tenant Association. Multiple households living within the Firs Mobile Home Park have already connected with ECDLR's Housing Counseling Program. El Centro de La Raza will work closely with the Firs Tenant Association to expand communication of this opportunity for assistance.

As a partner in Forterra's application, El Centro de la Raza will develop a communication strategy with specific community and cultural considerations. All of ECDLR's programs are designed to meet the cultural and linguistic needs of the Latino community. Because staff work directly with families, many of whom are Latino, understanding their cultural perspective is crucial, as is the ability to work in a multicultural and multiethnic team. Bilingual and bicultural program staff members are trusted members of their own community, which allows the agency to draw on their experience and insights to develop effective services and strategies for the Latino community and other communities of color, and ensure that they achieve their outcomes. ECDLR staff members know what barriers and issues participants face, and often identify trends within the community as they emerge. Staff members have extensive experience with and are sensitive to the needs of low-income communities, communities of color, immigrants/refugees, and those with limited English skills.

9. Describe the manner in which the Applicant will assess homeownership eligibility, including but not limited to:
- Households displaced from The Firs Mobile Home Park (20440 International Boulevard, SeaTac, WA);
 - Households displaced from other manufactured/mobile home communities closing in South King County;
 - Determining income qualifications (i.e., earning up to 80% of the area median income);
 - Subsidy eligibility (qualification, amounts, etc.); and
 - Any additional eligibility criteria required by public, private, and/or non-profit mortgage funding sources (if applicable) not prohibited by federal, state, or local laws.
(See NOFA for more details.)

El Centro de la Raza is a HUD-approved housing counseling agency. In the development of the Communications Plan, the partners will design an engagement strategy that will assess homeownership eligibility including; households facing displacement from Firs Mobile Home Park or other similar community in South King County, income qualifications, subsidy eligibility, and additional required criteria. All intake forms, program materials, signage and content will be provided in both English and Spanish.

10. Describe how you will provide the assisted households with new homeowner education and counseling, to set them up for successful homeownership.

Bi-lingual housing counseling is provided by El Centro de la Raza individually and one-on-one for mortgage delinquent and non-delinquent (post purchase) clients and includes fair-housing educational workshops, as well as financial empowerment skill-building activities. Participants work in collaboration with ECDLR program staff to explore short and long term housing stability goals and produce an agreed upon action plan. Based on the action plan, participants are provided a wide variety of resources, issued necessary referrals, and direct assistance to access either onsite or offsite support services including contact information, enrollment and continued follow-up support.

ECDLR's First time Home Buyer Program provides detailed bi-lingual information to potential low- and fixed-income homebuyers interested in purchasing a home, accessing first mortgage programs, down payment assistance, and other loan programs. The Homebuyer Program includes a 5-hour seminar detailing the overall home purchasing processes in Washington State for first time homebuyers. Participants have access

to personalized one-on-one housing counseling, financial empowerment and skill building activities as well as the opportunity to receive Washington State Housing Finance Commission (WSHFC) home purchase program certification, valid for 2 years. ECDLR evaluates current financial and credit capacity to determine mortgage readiness, and hold workshops to educate participants on the home buying process (finding lenders and real estate agents, budgeting, and comprehending a variety of loan products). WSFCH-certified Real Estate and Lender representatives facilitate key elements of the Seminar including: ECDLR's Homebuyer program is accepted by all affordable housing loan programs as meeting or exceeding educational requirements.

ECDLR's Home Retention services provide assistance with reviewing and choosing the best option for low- and fixed-income homeowners who are in need of refinancing, at risk of mortgage delinquency, or facing foreclosure. ECDLR provides personal counseling to review possible solutions, guiding program participants through the foreclosure or refinancing process, as well as helping to mitigate negative impacts to finances and credit.

The Housing Counseling Program is based on comprehensive, culturally compatible education and counseling services to individuals seeking homeownership, homeowners, renters, victims of foreclosure, and those who wish to have a better grasp and understanding of their finances. ECDLR's Housing Counseling program is a key element of El Centro de la Raza's Strategic plan and long-term vision for economic advancement in low-income communities and communities of color in Seattle and South King County. Program success is measured through:

- Establish or improved credit: Homebuyers who obtain WSHFC certification through completion of Homebuyer Seminar
- Gain in financial strength: Homebuyers who successfully access lending capital, and complete one-on-one counseling
- Improved financial stability: Homeowners who maintain homeownership by avoiding foreclosure and homeowners who access foreclosure prevention and loss mitigation services

11. Provide a draft timeline and spending plan that enacts an equitable strategy for the distribution of funds among the households eligible for funding under this NOFA.

Forterra together with El Centro de la Raza and the Firs Tenants Association will establish a final project plan that enacts an equitable strategy for the distribution of homeownership assistance funds.

The initial spending plan includes three primary allocations of funds;

1. \$200,000 in project management and administrative costs
2. \$1,750,000 in homeownership assistance to low-income households displaced from the Firs Mobil Home Park
 - a. \$250,000 of which will be for homeownership assessment, communication strategy planning and implementation, and homebuyer counseling and educational programing
 - b. 1,500,000 of which will be used as homeownership assistance specific to the form of ownership. This may include, but is not limited to down payment assistance toward purchase of a home, condo, or cooperative unit shares; closing costs on the purchase of a home, condo or cooperative unit; or property acquisition, construction or renovation.
3. Any remaining funds will be used to provide homeownership assistance to other low-income households facing displacement from mobile home parks or manufactured housing communities in South King County.

Our work will solve for four key challenges;

1. Implement a bilingual communications strategy and gather feedback from community.
2. Deliver homebuyer counseling and education and establish an equitable strategy for distribution of assistance funds.
3. Identify immediate housing needs of high-risk households and secure intermediary housing.
4. Acquire a long-term home ownership solution, or reserve option on land for a new-build.

The initial timeline identifies four phases of work that seek to address the deliverables outlined in the scope of work for this NOFA.

Phase I: Planning & Outreach

Phase I will see the partners develop and implement a bilingual communications strategy in coordination with the Firs Tenant Association to raise awareness of the availability and eligibility for this NOFA's assistance. With feedback gathered through a community needs assessment, Forterra will build out a plan to secure property or properties for acquisition. The partners will implement Phase I from January 1, 2020 – March 30, 2020 (Q1 2020).

Phase II: Education & Assessment

During Phase II, partners will provide homebuyer counseling and education. Through this, they will determine eligibility of households under this NOFA. Forterra will also build a financing strategy for any property identified during this phase. Prior to any acquisition, the partners will establish an equitable structure for decision making. The partners will implement Phase II from April 1, 2020 – June 30, 2020 (Q2 2020).

The Firs Mobile Home Park faces closure on June 30, 2020. To address this displacement emergency, the partners will identify immediate housing needs of high risk households and secure intermediary housing for those households. Interim housing will need to be secured before June 30, 2020.

Phase III: Acquisition & Ownership

Phase III will see eligible households complete homebuyer counseling and educational classes. During this phase, Forterra and partners will identify and do due diligence on target property or properties for long term ownership. If property has been identified, the partners will acquire the target property for long-term ownership, or reserve an option on land for a new-build.

Additional funding must be identified and secured at this time for additional project and Firs homeownership support. If additional funding is secured, construction or renovation will be completed within 18 months (July 1, 2020 – December 30, 2021).

12. Provide any relevant additional information that makes the applicant the best choice to achieve the outcomes desired with this funding.

NOTE: Please be succinct.

Forterra understands that building a sustainable, equitable region requires empowering and collaborating with a diverse range of stakeholders, particularly those historically underrepresented in real estate development. Through initiatives such as the Strong Communities Funds and Community Connectors program, Forterra works with hundreds of partners to create community-led projects that emphasize people and place. These partnerships rest primarily on honesty, transparency and intentionality, as outlined in the Forterra mission.

Forterra has recently worked with the Abu Bakr Islamic Center to redevelop the former Knights Inn motel in Tukwila, WA as an affordable housing development and marketplace; we have collaborated with the Port of Seattle to develop Green Cities Partnerships with Des Moines, Burien, and SeaTac; and we are working with tribes and community-based organizations including Swinomish and Tulalip Tribes, Rainier Beach Action Coalition, Food Innovation Network, Africatown Community Land Trust, and others to develop programs and projects throughout the Puget Sound region.

In many cases, these partnerships have started on less-than-solid ground whether due to suspicion of Forterra's significant financial strength or historical tensions between communities. In each case, Forterra effectively and transparently communicated detailed reports and analyses both verbally and in writing, and deployed compelling visualization and communications to make materials widely accessible to the public thereby empowering decision-making by affected stakeholders and creating consensus amongst traditionally conflicting stakeholders.

For the Firs Mobile Home Park NOFA, Forterra will take this approach at collaborative partnerships and together with El Centro de la Raza and the Firs Tenant Association, secure affordable homeownership opportunities for households in need.